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Attorney for Plaintiff

**UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

MARK CARLO

Plaintiff,

vs.

BANK OF AMERICA,
NATIONAL ASSOCIATION

Defendant.

No.

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiffs' claims arose from acts of the Defendant perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA").

3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.

4. Defendant Bank of America, National Association, is a furnisher of information as contemplated by FCRA § 1681s-2(a) & (b), who regularly and in the ordinary course of business furnishes information to one or more consumer reporting agencies about consumer transactions or experiences with any consumer.

FACTUAL ALLEGATIONS

5. Plaintiff's creditworthiness has been repeatedly compromised by the acts, obduracy and general indifference of Defendant.

6. Plaintiff has serially disputed Defendant's account.

7. Despite both Defendant's misreporting and Plaintiff's disputes, Defendant has failed to notate the account *as disputed* in violation of FCRA § 1681s-2(b)(1)(C), (D) and (E).

8. Plaintiff is a fraud victim.

9. On June 25, 2020 Plaintiff disputed Defendant's reporting (Exhibit 1).

10. Plaintiff explicitly advised Defendant he was betrayed by his deceased spouse (Exhibit 1).

11. Exhibit 1 reflects Plaintiff's summary of events leading to the serial frauds.

12. Plaintiff provided his former spouse's Death Certificate (Exhibit 1).

13. At the same time, Plaintiff likewise disputed a similarly fraudulent \$6,800 AMEX account (Exhibit 1).

14. On July 5, 2020 AMEX contritely contacted Plaintiff (Exhibit 2).

15. In Exhibit 2 AMEX apologized agreeing to delete its \$6,800 account.

16. The fraudulent AMEX account has, in fact, been deleted.

17. Citibank has also agreed to delete its fraudulent account.

18. On July 18, 2020 Defendant “verified” its fraudulent account (Exhibit 3).

19. As reflected in the Death Certificate, Rosemarie Carlo, 55, died of Metastatic Cancer September 2, 2019 (Exhibit 1).

20. Plaintiff's father, David Carlo, died from Pancreatic Cancer the following month.

21. Plaintiff's son, Michael, 30, is autistic, retarded and has cerebral palsy.

- 1 22. Michael requires full time care which is now exclusively provided by Plaintiff.
- 2 23. Subsequent to the death of both Rosemarie and David, Plaintiff and Michael went
- 3 to Defendant's local branch to remove Rosemarie from Michael's SSI account.
- 4 24. Defendant then *coerced* Plaintiff into making a \$10,800 cash payment that very
- 5 same day.
- 6 25. The account is now fully paid despite the fraud.
- 7 26. Notwithstanding, Defendant fails to report its account as either *paid* or with a zero
- 8 (0) balance (Exhibit 3).
- 9 27. Exhibit 3 reflects Defendant failed to notate its account as disputed.
- 10 28. Defendant's representatives threatened and otherwise intimidated Plaintiff into
- 11 paying.
- 12 29. Defendant's representatives took full advantage of Plaintiff.
- 13 30. Defendant's representatives capitalized on Plaintiff's fears and vulnerability.
- 14 31. Defendant failed to reasonably reinvestigate Plaintiff's dispute.
- 15 32. On July 14, 2020 and October 15, 2020 Defendant again "verified" its fraudulent
- 16 account (Exhibits 4 and 5).
- 17 33. Exhibits 4 and 5 reflect Defendant failed to notate its account as disputed.
- 18 34. Defendant's failure to note Plaintiff's dispute is in explicit violation of FCRA
- 19 § 1681s-2(b)(1)(C), (D) and (E). Gorman v. Wolpoff & Abramson, LLP, 584 F.3d 1147, 1162-
- 20 64 (9th Cir. 2009).
- 21 35. Plaintiff has no way of knowing, short of discovery, precisely how Plaintiff's
- 22 dispute was conveyed to Defendant, *but is entitled to a presumption it did so*. Shulick v.
- 23 Experian, 2011 WL 4346335 (E.D.Pa.), Fishback v. HSBC Retail Services Inc., 944 F.Supp.2d
- 24 1098, 1113 (D. New Mexico 2013).
- 25 36. In its indifference, Defendant ignored basic credit reporting industry standards.
- 26 Cassara v. DAC Services, Inc., 276 F.3d 1210, 1225 (10th Cir. 2002).
- 27
- 28

37. In failing to correct Plaintiff's tradeline, Defendant continued to report *patently inaccurate* information in violation of the FCRA. Drew v. Equifax Information Services, LLC, 690 F.3d 1100, 1108 (9th Cir. 2012).

38. In failing to appropriately revise Plaintiff's tradeline, Defendant provided *misleading* information which likewise violated the FCRA, Drew v. Equifax Information Services, LLC, 690 F.3d 1100, 1108 (9th Cir. 2012).

39. Defendant was precluded from making any report either patently wrong or "missing crucial data" or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).

40. Defendant violated FCRA § 1681s-2(b)(1)(E)(i) in its failure to provide additional information explicating the status of Plaintiff's account. Bush v. Roundpoint Mortg. Servicing Corp., 122 F.Supp.3d 1347, 1351 (2015).

41. Plaintiff has suffered meaningful emotional distress including, but not limited to, excessive worry, frustration, sleeplessness, anger, humiliation, embarrassment, chagrin and other mental anguish as a direct result of Defendant's conduct. McCollough v. Johnson, Rodenburg & Lauinger, LLC, 637 F.3d 939, 957 (9th Cir. 2011).

STATEMENT OF CLAIM AS AGAINST DEFENDANT

42. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:

- a. By willfully and/or negligently failing to comport with FCRA § 1681s-2(b).

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PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against

Defendant:

- a) actual damages;
- b) punitive damages;
- c) attorney's fees; and
- d) costs.



MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 W. Charleston Blvd. #95
Las Vegas, Nevada 89102
Attorney for Plaintiff

June 25, 2020

CERTIFIED MAIL

Experian Information Solutions, Inc.
P.O. Box 4500
Allen, TX 75013

Re: Carlo, Mark J. / Dispute

Dear Sir,

This letter is a Dispute. I have attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security Card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

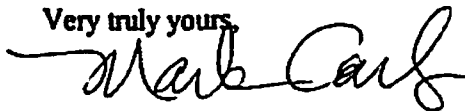
I provide my personal information: Mark J. Carlo; Spouse: Deceased; current address: , Henderson, NV ; SSN -4350; date of birth: , 1961.

The noted AMEX, Citibank and BOA accounts are fraudulent. Please delete all three (3). They are the only negative accounts on my otherwise excellent credit report. My late wife, Rosemarie Carlo, established these accounts without my knowledge. I never once used any of these cards. Rosemarie, 55, died 9/2/19. I've attached a copy of her Death Certificate. Approx. two (2) weeks after Rosie's death her employer provided me a folder containing numerous credit card statements, invoices and other financial documents (which she'd obviously hid from me). The overwhelming difficulty in dealing with the death of my wife of thirty (30) years and the burden of solely caring for our surviving children was greatly compounded by this terrible fraud and betrayal. Please DO NOT verify any of these three (3) accounts without first obtaining an application reflecting my signature-none exists!

I note I have been in touch with Amex, Citibank and BOA. None of the three (3) had either my cell number nor email address on file.

Thank you in advance for your anticipated courtesy.

Very truly yours,



Mark J. Carlo

Enclosures

EXHIBIT 1

PO Box 9701
Allen, TX 75013



0003108 07 MAR 0416 **A111C T8 0 7100 89044 425761 -C02-103111-1
Mark Carlo



Mark Carlo
Your Credit Report

Report # 4141-8136-53 for 04/24/20

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information that you disagree with is by creating your member login at experian.com/disputes. Keep track of any changes and dispute notifications online. You can also call with disputes or questions at 833 210 4610, M - F 9am - 5pm in your time zone, or submit your dispute in writing by mailing to Experian, NCAC, P.O. Box 2002, Allen TX 75013. Be advised that written information or documents you provide with respect to your disputes may be shared with all creditors with which you are disputing.

Payment History Legend

Current	Account 150 days past due	Voluntarily surrendered	Defaulted on contract
Account 30 days past due	Account 180 days past due	Repossession	Collection
Account 60 days past due	Creditor received deed	Paid by creditor	Charge off
Account 90 days past due	Foreclosure proceedings started	Insurance claim	Closed
Account 120 days past due	Foreclosed	Claim filed with government	No data for this time period

*If your creditor reported your account balances to us, we list them in this section as additional information about your account.

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Your accounts that may be considered negative The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Credit items

AMERICAN EXPRESS CARD # 3499023210935563 PO BOX 924537 EL PASO TX 79999 (800) 874-2711

7100 02 00 0001 1001 0070001

Mark Carlo | Report # 4141-8136-53 for 04/24/20

Date opened Mar 2016	First reported Apr 2016	Recent balance \$6,794 as of Apr 2020	Payment history
Address ID # 0811125275	Terms Not reported	Status Closed, \$609 past due as of Apr 2020.	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Type Credit card	Monthly payment \$193	Comment: Account closed at credit grantor's request.	2020
Responsibility Individual	Credit limit or original amount \$6,400	This item was updated from our processing of your dispute in Apr 2020.	2019
	High balance \$7,266	Date of Status Apr 2020	2018
			2017
			2016



Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19
AB (\$)	6,681	6,500	6,447	6,329	6,216	6,216	6,824	6,658	7,211	7,059	6,551	6,610	6,640	7,266	7,217
DPR	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
SPA (\$)	100	180	182	178	82	222	222	178	230	222	204	208	164	228	224
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18	Jun18	May18	Apr18
AB (\$)	7,071	6,693	7,041	7,102	7,162	7,229	7,093	7,053	6,925
DPR	ND	ND	ND	ND	ND	ND	ND	ND	ND
SPA (\$)	212	161	209	213	216	ND	ND	ND	ND
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND

Between Nov 2019 and Mar 2020, your credit limit/high balance was \$6,400

Between Apr 2018 and Oct 2019, your credit limit/high balance was \$7,000

BANK OF AMERICA Partial Acct # 440066291605 PO BOX 562338 EL PASO TX 79998 (800) 421-2110

Date opened Jan 2006	First reported Oct 2017	Recent balance Not reported	Payment history
Address ID # 0740587174	Terms Not reported	Status Paid, Closed.	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Type Credit card	Monthly payment Not reported	Comment: Account closed at credit grantor's request.	2019
Responsibility Individual	Credit limit or original amount \$11,300	Date of Status Dec 2019	2018
	High balance \$11,368		2017

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Nov19	Oct19
AB (\$)	11	10,096
DPR	Nov14	Oct21
SPA (\$)	11	200
AAP (\$)	ND	ND

Between Oct 2019 and Nov 2019, your credit limit/high balance was \$11,300

Citi Partial Acct # 10039017365 PO BOX 5190 SIOUX FALLS SD 57117 (855) 378-6467

Date opened Dec 2009	First reported Sep 2016	Recent balance \$3,770 as of Apr 2020	Payment history
Address ID # 0811125275	Terms Not reported	Status Account charged off, \$3,845 written off, \$342 past due as of Apr 2020.	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Type Credit Card	Monthly payment Not reported	Comment: This account is scheduled to continue on record until Apr 2025.	2020
Responsibility Individual	Credit limit or original amount \$3,200	Account closed at credit grantor's request.	2019
	High balance \$3,845	This item remained unchanged from our processing of your dispute in Apr 2020.	2018
		Date of Status Jan 2019	2017
			2016

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19
AB (\$)	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,795	3,765	3,820	3,820	3,845	3,845	3,845
DPR	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jun05	Jun05	Mar20	Mar20	Dec13	Dec13	Dec13
SPA (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18	Jun18	May18	Apr18
AB (\$)	3,780	3,765	3,692	3,600	3,505	3,410	3,323	3,234	2,990
DPR	Dec13	Apr20	Apr20	Apr20	Apr20	Apr20	Apr20	Apr20	Apr13

Mark Carlo | Report # 4141-8136-53 for 04/24/20

SPA (\$)	651	735	619	531	435	322	245	111	109
AAP (\$)	NO	NO	NO	NO	NO	NO	NO	NO	NO

Between Apr 2018 and Mar 2020, your credit limit/high balance was \$3,200

Your accounts in good standing These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

AMERICAN EXPRESS Partial Acct # 3499517197285463 PO BOX 381537 EL PASO TX 79999 (800) 874 2717

Date opened Dec 2009	Responsibility Individual	Monthly payment Not reported	Recent balance \$0 as of Jul 2016
Address ID # 0734232805	First reported Jun 2011	Credit limit or original amount \$3,200	Status Closed/Never late.
Type Credit card	Terms Not reported	High balance \$2,910	This account is scheduled to continue on record until Jul 2026.
			Comment: Purchased by another lender.
			Date of Status Jul 2016

KOHL'S/CARONE Partial Acct # 639305045497 PO BOX 3115 MILWAUKEE WI 53201 (800) 564 5740

Date opened Aug 2006	Responsibility Individual	Monthly payment Not reported	Recent balance Not reported
Address ID # 0740587174	First reported Aug 2006	Credit limit or original amount \$500	Status Paid, Closed/Never late.
Type Charge Card	Terms Not reported	High balance \$499	This account is scheduled to continue on record until Mar 2026.
			Date of Status Mar 2016

R.C. WILLEY HOME FURNISHINGS Partial Acct # 213202 PO BOX 300 W SALT LAKE CITY UT 84115 (801) 461 9040

Date opened Aug 2007	Responsibility Joint with CARLO ROSEMARIE	Monthly payment \$176	Recent balance \$0 /paid as of Apr 2013
Address ID # 0720417998	First reported Sep 2007	Credit limit or original amount \$3,500	Status Inactive/Never late.
Type Charge Card	Terms Not reported	High balance \$3,517	This account is scheduled to continue on record until Apr 2023.
			Date of Status Apr 2013

SYNCE/KOPENNEY Partial Acct # 600889356150 PO BOX 965007 ORLANDO FL 32896 (800) 542 0800

Date opened Sep 2005	Responsibility Individual	Monthly payment Not reported	Recent balance Not reported
Address ID # 0734232805	First reported Sep 2005	Credit limit or original amount \$500	Status Paid, Closed/Never late.
Type Charge Card	Terms Not reported	High balance \$602	This account is scheduled to continue on record until Feb 2028.
			Comment: Account closed at credit grantor's request.
			Date of Status Feb 2018

SYNCE/SAMS CLUB Partial Acct # 604599221586 PO BOX 965005 ORLANDO FL 32896 (800) 964 1917

Date opened Nov 2003	Responsibility Individual	Monthly payment Not reported	Recent balance Not reported
Address ID # 0740587174	First reported Oct 2003	Credit limit or original amount Not reported	Status Paid, Closed/Never late.
Type Charge Card	Terms Not reported	High balance \$1,488	This account is scheduled to continue on record until Jul 2025.
			Date of Status Jul 2015

SYNCE/UX COS Partial Acct # 604585201483 PO BOX 965015 ORLANDO FL 32896 (877) 890 3150



STATE OF NEVADA

CERTIFICATION OF VITAL RECORD

DEPARTMENT OF HEALTH AND HUMAN SERVICES DIVISION OF PUBLIC AND BEHAVIORAL HEALTH VITAL STATISTICS CERTIFICATE OF DEATH

CASE FILE NO. 4101983

2019017672
STATE FILE NUMBER

TYPE OR PRINT IN PERMANENT BLACK INK	1a DECEASED NAME (First, Middle, Last, Suffix) Rosemarie Elizabeth CARLO		2 DATE OF DEATH (Mo/Day/Year) September 02, 2019		3a COUNTY OF DEATH Clark	
	3b CITY, TOWN, OR LOCATION OF DEATH Las Vegas		3c HOSPITAL OR OTHER INSTITUTION (Name, if not other, give street or highway) Nathan Adelson Hospice		3d SEX Female	
	5 RACE (Specify) White		6 Hispanic Origin? Specify No - Non-Hispanic		7a AGE - Last birthday (Years) 55	
	7b UNDER 1 YEAR MOS DAYS HOURS MINS		7c UNDER 1 DAY HOURS MINS		8 DATE OF BIRTH (Mo/Day/Yr) November 13, 1963	
DECEDENT	9a STATE OF BIRTH (If not US/CA, name country) Ohio		9b CITIZEN OF WHAT COUNTRY United States		10 EDUCATION 16	
	11 MARRITAL STATUS (Specify) Married		12 SURVIVING SPOUSE & NAME (Last name prior to last marriage) Mark CARLO			
	13 SOCIAL SECURITY NUMBER X		14a USUAL OCCUPATION (Give Kind of Work Done During Most of Year) Paralegal		14b KIND OF BUSINESS OR INDUSTRY Law-City Planning	
	15a RESIDENCE - STATE Nevada		15b COUNTY Clark		15c CITY, TOWN OR LOCATION Las Vegas	
PARENTS	16 FATHER/PARENT - NAME (First, Middle, Last, Suffix) Anthony NARO		17 MOTHER/PARENT - NAME (First, Middle, Last, Suffix) Elizabeth GRESKO			
	18a INFORMANT - NAME (Type or Print) Mark CARLO		18b MAILING ADDRESS (Street or R.F.D. No., City or Town, State, Zip) X			
	19a BURIAL, CREMATION, REMOVAL, OTHER (Specify) Cremation		19b CEMETERY OR CREMATORY - NAME La Paloma Funeral Services		19c LOCATION - City or Town - State Las Vegas Nevada 89122	
	20a FUNERAL DIRECTOR - SIGNATURE (Or Person Acting as Such) RAYMOND L. GIDDENS Jr SIGNATURE AUTHENTICATED		20b FUNERAL DIRECTOR LICENSE NUMBER FD923		20c NAME AND ADDRESS OF FACILITY Giddens Memorial Chapel 3475 W Post Rd Las Vegas NV 89118	
DISPOSITION	TRADE CALL - NAME AND ADDRESS					
	21a To the best of my knowledge, death occurred at the time, date and place and due to the cause(s) stated (Signature & Title) KANG CHOI DO SIGNATURE AUTHENTICATED			22a On the basis of examination and/or investigation, in my opinion death occurred at the time, date and place and due to the cause(s) stated (Signature & Title)		
	21b DATE SIGNED (Mo/Day/Yr) September 08, 2019		21c HOUR OF DEATH 14:52		22b DATE SIGNED (Mo/Day/Yr)	
	21d NAME OF ATTENDING PHYSICIAN IF OTHER THAN CERTIFIER (Type or Print)		22c HOUR OF DEATH		22d PRONOUNCED DEAD (Mo/Day/Yr)	
CERTIFIER	23a NAME AND ADDRESS OF CERTIFIER (PHYSICIAN, ATTENDING PHYSICIAN, MEDICAL EXAMINER, OR CORONER) (Type or Print) Kang Choi DO 2160 N Rainbow Las Vegas, NV 89108		23b LICENSE NUMBER DO2569		23c DEATH DUE TO COMMUNICABLE DISEASE YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	
	24a REGISTRAR (Signature) NANCY BARRY SIGNATURE AUTHENTICATED		24b DATE RECEIVED BY REGISTRAR (Mo/Day/Yr) September 09, 2019		24c DEATH DUE TO COMMUNICABLE DISEASE YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	
	25 IMMEDIATE CAUSE (ENTER ONLY ONE CAUSE PER LINE FOR (a), (b), AND (c))					
	PART I (a) Breast Cancer Metastatic To Bone And Liver					
REGISTRAR	PART II (b) DUE TO, OR AS A CONSEQUENCE OF					
	PART III (c) DUE TO, OR AS A CONSEQUENCE OF					
	PART IV (d) DUE TO, OR AS A CONSEQUENCE OF					
	PART V OTHER SIGNIFICANT CONDITIONS - Conditions contributing to death but not resulting in the underlying cause given in Part I					
CAUSE OF DEATH	26a ACC. - SUICIDE - HOMIC. - UNDEF. OR PENDING INVEST. (Specify)		26b DATE OF INJURY (Mo/Day/Yr)		26c HOUR OF INJURY	
	26d INJURY AT WORK (Specify Yes or No)		26e PLACE OF INJURY - At home, farm, street, factory, office building, etc. (Specify)		26f LOCATION - STREET OR R.F.D. No - CITY OR TOWN - STATE	
	26g AUTOPSY (Specify Yes or No) No		26h THIS CASE REFERRED TO CORONER (Specify Yes or No) No		26i	
	26j					

STATE REGISTRAR

"CERTIFIED TO BE A TRUE AND CORRECT COPY OF THE DOCUMENT ON FILE WITH THE REGISTRAR OF VITAL STATISTICS, STATE OF NEVADA." This copy was issued by the Southern Nevada Health District from State certified documents authorized by the State Board of Health pursuant to NRS 440.175.

DATE ISSUED:

SEP 19 2019

By: *[Signature]*

This Copy not valid unless prepared on engraved border display of date, seal and signature of Registrar.
SOUTHERN NEVADA HEALTH DISTRICT - P.O. Box 3902 - Las Vegas, NV 89127 - 702-759-1010 - Fax 702-759-1015

ANY ALTERATION OR ERASURE INVALIDS THIS CERTIFICATE

American Express
Fraud Operations
P.O. Box 981541
El Paso, TX 79998



www.americanexpress.com

July 05, 2020

MB 01 005151 18758 E 18 A



Mark J Carlo



Account Ending In: 61006

Dear Mark J Carlo,

Thank you for bringing the fraudulent use of your identity to our attention. We have taken the necessary steps to close this account and remove any derogatory information regarding this American Express account from your credit report. No further action on your part is required.

Please note it may take up to 90 days for your credit information to be updated. If in the future you discover a credit reporting agency has not corrected your credit history, please provide the agency with a copy of this letter. In the meantime, you may show this letter to any potential creditor as verification of the accurate reporting of the account.

We apologize for any inconvenience and concern this situation has caused you. We take the fraudulent use of credit cards very seriously and sincerely hope we have resolved this case to your satisfaction.

If we may be of further assistance, please contact us at 1-800-678-0745 and ask for the Fraud Department.

Sincerely,

Global Fraud Protection Services

Dispute Reference Number: OUI8137



The Issuer of this Product is American Express National Bank.

EXHIBIT 2

3M39 IND 101Q FROP IMS427A OUI8137 TRMUNFR20019001 N N

PO Box 9701
Allen, TX 75013



0005165 01 SP 0.500 **SNGLP HIS 1 7172
MARK JOHN CARLO

COI-POS170-1

HENDERSON NV



MARK JOHN CARLO

Dispute Results

Report # 2135-8064-76 for 07/18/20

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

How to read your results

Deleted - This item was removed from your credit report. **Remains** - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. **Updated** (Your results will indicate which one of the following applies.) - a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details. d) Information on this item has been updated. Please review your report for the details. **Processed** - This item was either updated or deleted; Please review your report for the details.

Here are your results

Credit items

AMEX 3499917197888463 Outcome: Deleted - This item was removed from your credit report. Please review your report for the details.

BANK OF AMERICA 440066291605.... Outcome: Updated - The information you disputed has been verified as accurate; however, information unrelated to your dispute has been updated. Please review your report for the details.

CITI 410039017365.... Outcome: Remains - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. Please review your report for the details.

Before dispute

EXHIBIT 3

MARK JOHN CARLO | Report # 2135-8064-76 for 07/18/20

BANK OF AMERICA Partial Acct # 440068291605 PO BOX 982238 EL PASO TX 79998 (800) 421-2110

Date opened	First reported	Recent balance	Payment history
Jan 2006	Oct 2017	Not reported	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Address ID #	Terms	Status	2019
0740587174	Not reported	Paid, Closed.	2018
Type	Monthly payment	Comment:	2017
Credit card	Not reported	Account closed at	
Responsibility	Credit limit or original	credit grantor's	
Individual	amount	request.	
	\$11,300	This item remained	
	High balance	unchanged from our	
	\$11,368	processing of your	
		dispute in Apr 2020.	
		Date of Status	
		Dec 2019	

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Nov19	Oct19
AB (\$)	11	10,006
DPR	Nov14	Oct21
SPA (\$)	11	200
AAP (\$)	ND	ND

Between Oct 2019 and Nov 2019, your credit limit/high balance was \$11,300

After dispute

BANK OF AMERICA Partial Acct # 440068291605 PO BOX 982238 EL PASO TX 79998 (800) 421-2110

Date opened	First reported	Recent balance	Payment history
Jan 2006	Oct 2017	Not reported	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Address ID #	Terms	Status	2019
0740587174	Not reported	Closed.	2018
Type	Monthly payment	Comment:	2017
Credit card	Not reported	Account closed at	
Responsibility	Credit limit or original	credit grantor's	
Individual	amount	request.	
	\$11,300	This item was updated	
	High balance	from our processing of	
	\$11,368	your dispute in Jul 2020.	
		Date of Status	
		Dec 2019	

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Nov19	Oct19
AB (\$)	11	10,006
DPR	Nov14	Oct21
SPA (\$)	11	200
AAP (\$)	ND	ND

Between Oct 2019 and Nov 2019, your credit limit/high balance was \$11,300

Before dispute

CITI Partial Acct # 410039017365 PO BOX 6190 SIOUX FALLS SD 57117 (655) 978 6467

Date opened	First reported	Recent balance	Payment history
Dec 2009	Sep 2016	\$3,770 as of Jun 2020	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Address ID #	Terms	Status	2020
0811125275	Not reported	Account charged off.	2019
Type	Monthly payment	\$3,845 written off. \$456	2018
Credit Card	Not reported	past due as of Jun 2020.	2017
Responsibility	Credit limit or original	This account is	2016
Individual	amount	scheduled to continue on	
	\$3,200	record until Apr 2025.	
	High balance	Comment:	
	\$3,845	Account closed at	
		credit grantor's	
		request.	
		This item remained	
		unchanged from our	
		processing of your	
		dispute in Apr 2020.	
		Date of Status	
		Jan 2019	

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19
AB (\$)	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,795	3,795	3,820	3,820	3,845
DPR	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jun05	Jun05	Mar29	Mar29	Dec13
SPA (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND

0099376334

page 2 of 6

7172-01-00-0005163-0001 0011581

MARK JOHN CARLO | Report # 2135-8064-76 for 07/18/20

	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18
AB (\$)	3,845	3,845	3,780	3,785	3,692	3,600	3,505	3,410
DPR	Dec13	Dec13	Dec13	Apr20	Apr20	Apr20	Apr20	Apr20
SPA (\$)	ND	ND	681	735	619	531	435	332
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND

Between Jul 2018 and May 2020, your credit limit/high balance was \$3,200

If our reinvestigation has not resolved your dispute, you have several options:

You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting www.experian.com/upload. You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013. You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. Thank you for helping ensure the accuracy of your credit information. For frequently asked questions about your credit report, please visit experian.com/consumerfaqs.

Your Updated Credit Report

Payment History Legend

Current	Account 150 days past due	Voluntarily surrendered	Defaulted on contract
Account 30 days past due	Account 180 days past due	Repossession	Collection
Account 60 days past due	Creditor received deed	Paid by creditor	Charge off
Account 90 days past due	Foreclosure proceedings started	Insurance claim	Closed
Account 120 days past due	Foreclosed	Claim filed with government	No data for this time period

*If your creditor reported your account balances to us, we list them in this section as additional information about your account.

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Your accounts that may be considered negative The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Credit items

BANK OF AMERICA Partial Acct # 440066291605 PO BOX 982238 EL PASO TX 79998 (800) 421 2110

MARK JOHN CARLO | Report # 2135-8064-76 for 07/18/20

Date opened
Jan 2006
Address ID #
0740587174
Type
Credit card
Responsibility
Individual

First reported
Oct 2017
Terms
Not reported
Monthly payment
Not reported
Credit limit or original
amount
\$11,300
High balance
\$11,368

Recent balance
Not reported
Status
Closed.
Comment:
Account closed at credit
grantor's request.
This item was updated
from our processing of
your dispute in Jul 2020.
Date of Status
Dec 2019

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019												CLS
2018												
2017												



Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Nov19	Oct19
AB (\$)	11	10,098
DPR	Nov14	Oct21
SPA (\$)	11	200
AAP (\$)	ND	ND

Between Oct 2019 and Nov 2019, your credit limit/high balance was \$11,300

CITIPAL/ Acc # 410039117365 PO BOX 6190 SIOUX FALLS SD 57117 (855) 378 6467

Date opened
Dec 2009
Address ID #
0811125275
Type
Credit Card
Responsibility
Individual

First reported
Sep 2016
Terms
Not reported
Monthly payment
Not reported
Credit limit or original
amount
\$3,200
High balance
\$3,845

Recent balance
\$3,770 as of Jul 2020
Status
Account charged off.
\$3,845 written off. \$513
past due as of Jul 2020.
This account is
scheduled to continue on
record until Apr 2025.
Comment:
Account closed at credit
grantor's request.
This item remained
unchanged from our
processing of your
dispute in Jul 2020.
Date of Status
Jan 2019

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020												
2019												
2018												
2017												
2016												

Account History * (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19
AB (\$)	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,770	3,705	3,705	3,820	3,820
DPR	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jul12	Jun05	Jun05	Mar29	Mar29
SPA (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18						
AB (\$)	3,845	3,845	3,845	3,780	3,795	3,692	3,600	3,505	3,410						
DPR	Dec13	Dec13	Dec13	Dec13	Apr20	Apr20	Apr20	Apr20	Apr20						
SPA (\$)	ND	ND	ND	681	735	619	531	435	332						

Your accounts in good standing These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

KOHLS/CAPONE/Partial/ Acc # 639305015437 PO BOX 315 MILWAUKEE WI 53201 (800) 564 5740

*** 408625625-009 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805



07/14/2020



PCGZVL00202547-033037-072187985



MARK JOHN CARLO

The mailing address listed above has been modified based on the USPS National Change of Address database. It may not be part of your TransUnion credit report.

Dear MARK JOHN CARLO,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

File Number: 408625825
Date Issued: 07/14/2020

Page 5 of 8

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

BANK OF AMERICA #440066291605**** (PO BOX 982238, EL PASO, TX 79998-2236, (800) 421-2110)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Date Updated; Past Due; Rating**. Here is how this account appears on your credit report following our investigation.

Date Opened:	01/20/2006	Balance:	\$0	Pay Status:	Current: Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	12/24/2019	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	12/11/2019	Date Closed:	12/23/2017
Loan Type:	CREDIT CARD	High Balance:	\$11,368	Date Paid:	12/11/2019
		Credit Limit:	\$11,300		>Maximum Delinquency of 120 days in 09/2018 and in 04/2019<

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2017	10/2017										
Rating	OK	OK										



Information for Good.

MARK JOHN CARLO

File Number: 408625625
Date issued: 10/15/2020

Page 6 of 7

INVESTIGATION RESULTS - VERIFIED AS ACCURATE: The disputed item was verified as accurate.

BANK OF AMERICA #440066291605** (PO BOX 982238, EL PASO, TX 79998-2235, (800) 421-2110)**

We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE.

Here is how this item appears on your credit report following our investigation.

Date Opened:	01/20/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	12/24/2019		Agreed
Account Type:	Revolving Account	Last Payment Made:	12/11/2019	Terms:	Paid Monthly
Loan Type:	CREDIT CARD	High Balance:	\$11,368	Date Closed:	12/23/2017
		Credit Limit:	\$11,300	Date Paid:	12/11/2019
				>Maximum Delinquency of 120 days in 09/2018 and in 04/2019<	

Remarks: CLOSED BY CREDIT GRANTOR: CLOSED

	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018
Rating	OK	120	120	OK	OK	OK	OK	120	120	120	120	120
	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017
Rating	120	120	120	120	120	120	OK	OK	OK	120	120	120
	11/2017	10/2017										
Rating	120	OK										